

This instrument was prepared by:
 Linda L. Cole, Esq.
 Post Office Box 55536
 Birmingham, Alabama 35255-5536

SEND TAX NOTICE TO:
B. Gayle Cowden
415 Chadwick Circle
Helena, Alabama 35080

WARRANTY DEED

STATE OF ALABAMA)

SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS:

That in consideration of **One Hundred and Thirty-One Thousand Dollars (\$131,000.00)** to the undersigned grantor (whether one or more), in hand paid by the GRANTEE(S) herein, the receipt whereof is acknowledged, I, **Lounell Cole, an unmarried woman**, (herein referred to as grantor), grant, bargain, sell and convey unto **B. Gayle Cowden**, (herein referred to as grantee, whether one or more), the following described real estate, situated in **Shelby County, Alabama**, to-wit:

Lot 31, according to the survey of Chadwick, Sector 4, as recorded in Map Book 20 page 38 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.
Mineral and mining rights excepted.

SUBJECT TO:

1. **Ad valorem taxes for the year 2003, a lien but not yet payable until October 1, 2003.**
2. **All easements, rights of way, restrictions, conditions and covenants of record.**

TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs and assigns forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said GRANTEE, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s), this the
21st day of January, 2003.

 (Seal)

Lounell Cole _____ (Seal)

 (Seal)

 (Seal)

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, Linda L. Cole, a Notary Public in and for said County, in said State, hereby certify that Lounell Cole, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, being informed of the contents of the conveyance he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 21st day of January, A. D. 2003.

Linda L. Cole
 Notary Public, Commission Exp. 10-14-03